

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/702,088

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Inventor(s):

Madill, Jr. et al.

Title: SYSTEMS AND
METHODS FOR
ASSESSING THE
POTENTIAL FOR FRAUD
IN BUSINESS
TRANSACTIONS

Examiner: Kristine K. Rapillo

Group/Art Unit: 3626

Conf. No.: 8024

Atty. Dkt. No: 5053-64000

CERTIFICATE OF ELECTRONIC TRANSMISSION
UNDER 37 C.F.R. § 1.8

DATE OF DEPOSIT: 4/21/09

I hereby certify that this correspondence is being deposited with
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Jackie L. Pitts

AMENDMENT: RESPONSE TO OFFICE ACTION
MAILED JANUARY 26, 2009

Mail Stop: Amendment
Commissioner for Patents
Alexandria, VA 22313-1450

Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 17 of this paper.